

# Executive Trifecta® Using Indexed Universal Life

Presented By: [Licensed user's name appears here]

For the Beneficiaries of: Tony Jamison

## Plan Sponsor's Analysis of Survivor Income Benefit

Plan Sponsor: Town and Country Auto Group S Corporation

Plan Sponsor's Tax Bracket 40.00%      Assumed Use of Money 6.00%      Cost to Provide the Benefit\* 1,753,806      Total Survivor Benefit Scheduled 3,439,164      Cost of Living Adjustment 3.00%

Year Following Executive's Death	Benefits and Costs		Survivor Income Account Activity		
	(1) Annual Benefit Payment to Executive's Survivors	(2) Annual After Tax Cost of Payment to Survivors	(3) Beginning of Year Balance in Survivor Benefit Account	(4) Balance in Account to Accrue (3) - (2)	(5) Year End After Tax Accrual of Account
1	300,000	180,000	1,753,806	1,573,806	1,630,463
2	309,000	185,400	1,630,463	1,445,063	1,497,085
3	318,270	190,962	1,497,085	1,306,123	1,353,144
4	327,818	196,691	1,353,144	1,156,453	1,198,085
5	337,653	202,592	1,198,085	995,494	1,031,331
6	347,782	208,669	1,031,331	822,662	852,278
7	358,216	214,929	852,278	637,348	660,293
8	368,962	221,377	660,293	438,916	454,717
9	380,031	228,019	454,717	226,698	234,859
10	391,432	234,859	234,859	0	0
	<b>3,439,164</b>	<b>2,063,498</b>			

\*See Column (3), year 1. (Funding source is a portion of the proceeds from the Key Executive coverage.)

This table shows the escrow calculations (columns 3, 4 and 5) necessary to produce the survivor benefit shown in column (1). Rounding may cause minor math inconsistencies. Calculation formulae are:

- Column (2) = column (1) times (1-(tax bracket/100))
- Column (4) = column (3) minus column (2)
- Column (5) = column (4) plus the after tax interest credit